

XI. Community Reinvestment Act – Large Bank

mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals.

5. Assess the quantity, quality and accessibility of the institution's service-delivery systems provided in low-, moderate-, middle-, and upper-income geographies. Consider the degree to which services are tailored to the convenience and needs of each geography (e.g., extended business hours, including weekends, evenings or by appointment, providing bi-lingual services in specific geographies, etc.).

Community Development Services

6. Identify the institution's community development services, including at the institution's option, services through affiliates, through discussions with management and a review of materials available from the public. Determine whether the services:
 - a. Qualify under the definition of community development services;
 - b. Benefit the assessment area(s) or a broader statewide or regional area encompassing the institution's assessment area(s); and
 - c. If provided by affiliates of the institution, are not claimed by other affiliated institutions.
7. Evaluate in light of information gathered through the performance context procedures:
 - a. The extent of community development services offered and used;
 - b. Their innovativeness, including whether they serve low- or moderate-income customers in new ways or serve groups of customers not previously served; and
 - c. The degree to which they serve low- or moderate-income areas or individuals and their responsiveness to available opportunities for community development services.
8. Discuss with management the preliminary findings.
9. Summarize conclusions about the institution's system for delivering retail banking and community development services, considering:
 - a. The distribution of branches among low-, moderate-, middle-, and upper-income geographies;
 - b. The institution's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
 - c. The availability and effectiveness of alternative systems for delivering retail banking services;
 - d. The extent to which the institution provides community development services;

- e. The innovativeness and responsiveness of community development services; and
- f. The range and accessibility of services provided in low-, moderate-, middle-, and upper-income geographies.

10. Write comments for the public evaluation and the examination report.

Ratings

1. Group the analyses of the assessment areas examined by MSA³ and nonmetropolitan areas within each state where the institution has branches. If an institution has branches in two or more states of a multistate MSA, group the assessment areas that are in that multistate MSA.
2. Summarize conclusions regarding the institution's performance in each MSA and nonmetropolitan portion of each state in which an assessment area was examined using these procedures. If two or more assessment areas in an MSA or in a nonmetropolitan portion of a state were examined using these procedures, determine the relative significance of the institution's performance in each assessment area by considering:
 - a. The significance of the institution's lending, qualified investments, and lending-related services in each compared to the institution's overall activities;
 - b. The lending, investment, and service opportunities in each;
 - c. The significance of the institution's lending, qualified investments, and lending-related services for each, particularly in light of the number of other institutions and the extent of their activities in each; and
 - d. Demographic and economic conditions in each.
3. Evaluate the institution's performance in those assessment area(s) not selected for examination using the full scope procedures.
 - a. Revisit the demographic and lending, investment, and service data considered in scoping the examination. Also, consider the institution's operations (branches, lending portfolio mix, etc.) in the assessment area;
 - b. Through a review of the public file(s), consider any services that are customized to the assessment area; and
 - c. Consider any other information provided by the institution (e.g., CRA self-assessment) regarding its performance in the area.
4. For MSAs, and the nonmetropolitan portion of the state, where one or more assessment areas were examined using the full scope procedures, ensure that performance in the assessment areas not examined using the full scope procedures is consistent with the conclusions based on the

³ The reference to MSA may also reference MD.